DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

P.O. Box 690, Jefferson City, Mo. 65102-0690

IN RE: AMERICAN GUARANTY TITLE INSURANCE COMPANY
400 SECOND AVE. SOUTH
MINNEAPOLIS, MN 55401

TRACKING ID 253668

VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by American Guaranty Title Insurance Company ("American") and the Consumer Affairs Division of the Department of Insurance, Financial Institutions and Professional Registration, as follows:

WHEREAS, John M. Huff, is the duly appointed Director of the Department of Insurance, Financial Institutions and Professional Registration, State of Missouri (hereinafter, "Director" of the "Department"), whose duties, pursuant to Chapters 374, 375 and 381, RSMo, include the supervision and regulation of the business of insurance;

WHEREAS, the Consumer Affairs Division of the Department is charged with investigating producers and companies engaged in the business of insurance pursuant to Sections 374.085 and 374.190, RSMo and is authorized by the Director to recommend enforcement action under the laws relating to insurance;

WHEREAS, American currently holds a certificate of authority as an insurer with the Department, pursuant to Chapter 375, RSMo;

WHEREAS, the Consumer Affairs Division has received information concerning American's alleged failure: to disclose violations of Missouri insurance laws and regulation when conducting the annual onsite review of its agent between November 21, 2012, and May 13, 2015, pursuant to 20 CSR 500-7.080 and Section 381.023.2, RSMo (Supp. 2013); to timely record deeds and security instruments within five days pursuant Section 381.026.1, RSMo (Supp. 2013); to timely issue title insurance policies pursuant to Section 381.038.3, RSMo (Supp. 2013); to avoid delegating the title search to an unlicensed producer, third party, when relying on the title search for the issuance of the title insurance policy in violation of Sections 381.115.1; 381.115.2(2) and 381.115.8, RSMo (Supp. 2013), and such conduct is inconsistent with sound underwriting practices pursuant to Section 381.071.1(2), RSMo (Supp. 2013) and subjects American to enforcement action by the Director;

WHEREAS, American has been informed of its right to counsel and of its right to contest any attempt by the Department to discipline its certificate of authority, and states that it understands its rights to contest any such actions;

NOW, THEREFORE, in lieu of any recommendation or initiation by the Consumer Affairs Division of any action based on the alleged violations cited in this Agreement, after being afforded the opportunity to consult legal counsel, American does hereby agree to:

Voluntarily and knowingly surrender and forfeit the sum of one thousand dollars ($1,000.00), such sum to be paid into the State School Moneys Fund pursuant to Sections

374.046 and 374.280, RSMo. American shall submit this sum to the Department by cashier's check or money order made payable to the State School Moneys Fund no later than February 26, 2016.

American agrees that nothing in this Agreement shall preclude the Director or Consumer Affairs Division from offering this Agreement with regard to any future allegations of a future violation by American of Section 375.015 RSMo of the insurance laws, or of regulations citing or defining such section, as evidence for the purpose of showing that:

a) the acts described herein, together with such future violations, form part of a conduct, a business practice or other such series of similar violations of that section; or

b) that such future violations of that section are committed knowingly, intentionally or in conscious disregard of the law.

DATED: February 23, 2016

American Guaranty Title Insurance Group
By: RONALD J. BLITENTHAL
Its: VICE PRESIDENT, GOVERNMENT AFFAIRS
License No. 8019708

DATED: 3/1/16

Carrie Couch, Director
Consumer Affairs Division

DATED: 3/3/16

John M. Huff, Director
Department of Insurance, Financial
Institutions and Professional Registration

Return original to:
Marjorie Thompson
Missouri Department of Insurance,
Financial Institutions and Professional Registration
PO Box 4001
Jefferson City, MO 65102